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“Every retailer needs to get ready now”, says Chip and PIN Programme

Major card fraud-busting measures in the form of chip and PIN are already here and every retailer needs to get ready now, according to the Chip and PIN Programme. This is the key message the Programme will be telling retailers at Retail Solutions at the chip and PIN stand which offers expert personal advice and helpful step-by-step guides for merchants. Chip and PIN is also the focus for a number of the show’s seminars and Retail Solutions TV. Backed by the BRC and APACS, the Programme is co-ordinating, planning and managing the chip and PIN roll out across the UK retail and banking industries.

“The chip and PIN trial started very successfully in Northampton last month and this marks the first phase of a national rollout due for completion by 1 January 2005,” explains Chip and PIN Programme Implementation Director, Matt Hunt.

“After this date, retailers who haven’t upgraded to Chip and PIN will become liable for plastic card fraud which takes place in their shops. So, it’s critical that retailers, especially those who own their own point-of-sale terminals, act now to ensure they have time for planning, implementation and testing. Retail Solutions is a perfect forum to get started.”
The first chip and PIN transactions in the UK are now taking place in Northampton. A first wave of retailers ‘switched on’ in May coinciding with the issue of chip and PIN cards to over half of the adults living in Northampton postcodes NN1 to NN7. By the end of June, a total of 150,000 people in Northampton (over half the adult population) will be sent new-style cards from their banks and over 1,000 outlets will be ‘switched on’ to chip and PIN.

“It has been really exciting to see the first chip and PIN transactions take place. The technology works and the response from consumers and retailers has been overwhelmingly positive,” says David Smith, director of communications at the British Retail Consortium.

Some of the shops in Northampton which switched on chip and PIN in May include ASDA (Corby), Blenders, Braylake Cars, Chanse Leather Goods, Dollond & Aitchison, Gamestation, Health Quest, Holiday Inn, Montague Jeffery, Phones 4 U, Pitsford Water Cycles, three Safeway stores, Sanity Entertainment (Our Price), Sisley, Spinadisc, Supabikes, Tie Rack and Vodafone. Customers paying with the new chip and PIN cards in these shops are now being asked for their PIN to verify payments.

“The introduction of chip and PIN in our store has gone really smoothly,” says Graham Pye, Store Manager of Safeway, Kettering Road. “Our customers seem to be quite comfortable with entering a PIN instead of signing their name and people are certainly keen that it foils the fraudsters.”

Bryan Wisker, Customer Focus Manager from the ASDA store in Corby says: "We're really pleased that we have introduced chip and PIN into our Corby store and to be one of the first UK retailers to be involved. As well as the obvious security benefits it offers customers, the new system saves them time and hassle. Rather than hanging around to sign their signature - they can now simply PIN and go."

More/…
By the end of June, the first wave of retailers will be joined by a host of leading names including all:sports, JD Sports, JJB Sports, Marks & Spencer, McDonald's, Morrisons, Next, Moat House Hotels, Scottish & Newcastle Retail pubs, Tesco, Texaco Service Stations, TOTAL petrol stations, WHSmith, Wilkinson and Woolworths. In total, around 1,000 outlets will participate.

American Express, Barclaycard, Barclays Bank plc, the Co-operative Bank, Egg, Girobank Merchant Services, HSBC, Lloyds TSB, MasterCard, The Royal Bank of Scotland Group, Switch and Visa are all participating in the trial.

-Chip and PIN specialists are available for interview at Retail Solutions 2003. To set up an interview or for further information, please contact the chip and PIN on-site press officers:

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Notes to editors:

- The Chip and PIN Programme is an initiative backed by the UK's banks, card companies, building societies and retailers, co-ordinated by the British Retail Consortium (BRC) and the Association for Payment Clearing Services (APACS). They have joined forces to combat the serious problem of card fraud in the UK.
- The programme is part of a global initiative to cut fraud. Many other countries in Europe and around the world are planning to implement the chip and PIN system, which is built to an international standard.
- The Chip and PIN Programme continues to consult with the Disability Rights Commission to consider the needs of cardholders with disabilities.